

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Brian K Sjostrom  
 Judith A Sjostrom  
 Debtors

Case No. 17-13600-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 24

Date Rcvd: Nov 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2017.

db/jdb	+Brian K Sjostrom, Judith A Sjostrom, 712 Pondview Dr., Eagleville, PA 19403-1710
13923194	Barclay Card, 125 SW Street, Wilmington, DE 19801
13923195	+Bosco's, PO Box 659622, San Antonio, TX 78265-9622
13923196	+Capital One, PO Box 71063, Charlotte, NC 28272-1063
13923198	+Capital One, PO Box 71101, Charlotte, NC 28272-1101
13923199	+Capital One, PO Box 30279, Charlotte, NC 28230
13923201	+Chase, PO Box 1423, Charlotte, NC 28201-1423
13923203	+Chase Slate, PO Box 1423, Charlotte, NC 28201-1423
13923204	+Citi Bank, PO Box 9001037, Louisville, KY 40290-1037
13923206	+Discover, PO Box 742655, Cincinnati, OH 45274-2655
13923207	+Jefferson Hospital, 900 Walnut Street, Philadelphia, PA 19107-5509
13923210	+Mariners Finance, 69 East Germantown Pike, Norristown, PA 19401-1558

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Nov 04 2017 01:38:00	TERRY P. DERSHAW, Dershaw Law Offices,
	P.O. Box 556, Warminster, PA 18974-0632	
smg	E-mail/Text: bankruptcy@phila.gov Nov 04 2017 01:37:23	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 04 2017 01:36:44	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 04 2017 01:37:08	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
13923197	+EDI: CAPITALONE.COM Nov 04 2017 01:38:00	Capital One, PO Box 71083,
	Charlotte, NC 28272-1083	
13923200	+EDI: RMSC.COM Nov 04 2017 01:38:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
13923202	+EDI: CHASE.COM Nov 04 2017 01:38:00	Chase, PO Box 94014, Palantine, IL 60094-4014
13923205	+EDI: RCSFNBMARIN.COM Nov 04 2017 01:38:00	Credit One, PO Box 60500,
	City of Industry, CA 91716-0500	
13923208	+EDI: CBSKOHL'S.COM Nov 04 2017 01:38:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
13923209	+EDI: RMSC.COM Nov 04 2017 01:38:00	Lowes /Synchony Bank, PO Box 530914,
	Atlanta, GA 30353-0914	
13923632	+EDI: PRA.COM Nov 04 2017 01:38:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
13923211	+EDI: RMSC.COM Nov 04 2017 01:38:00	TJX, PO Box 530948, Atlanta, GA 30353-0948
		TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 05, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

REBECCA ANN SOLARZ	on behalf of Creditor	Quicken Loans Inc. bkgroup@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com,	PA66@ecfcbis.com;7trustee@gmail.com
THOMAS DANIEL OSHINSKY	on behalf of Debtor Brian K Sjostrom	toshinsky@omba-law.com,
	oshinsky78@aol.com	
THOMAS DANIEL OSHINSKY	on behalf of Joint Debtor Judith A Sjostrom	toshinsky@omba-law.com,
	oshinsky78@aol.com	
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Brian K Sjostrom</u>	Social Security number or ITIN	xxx-xx-2215
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Judith A Sjostrom</u>	Social Security number or ITIN	xxx-xx-6148
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13600-elf			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian K Sjostrom

Judith A Sjostrom

11/2/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**